

**Amendments to the Specification:**

Please replace paragraph [0085] with the following amended paragraph:

**[0085]** Note that in Fig. 5, each of Each iDesktop™ application 502, 504, and 508 is shown interacting with its own web client (which may be through a wired connection as in the case of web client 502a or a wireless connection, as in the case of web client 502b). IIT hub 510 is also shown coupled to legacy systems, such as the service providers' own order processing system 527, the agency's own case management system ~~[[526]]~~526a, or the carrier's own application underwriting system 525.